

## Holiday Club Account

Avoid the need to borrow funds next year by opening up a Holiday Club account, which is a separate savings account used to save for holiday expenses.

Deposit options include payroll deduction or an automatic recurring account transfer.

A \$20 weekly deposit will total over \$1,000 next year.

**You may open a club account by telephone, in person or online at [lmfcu.org](https://lmfcu.org)**



## When Is The Best Time to Buy a Car?



**Data shows that the best months to buy are:**

October ▪ November ▪ December

### Why the last three months of the year?

Automakers and dealerships want to close the year with strong sales. They also want to get rid of the prior model-year cars that are taking up space, so they're motivated.

Loan pre-approvals are available!

New vehicle rates are as low as 5.24% for a 5-year term\*

Used vehicle rates are as low as 5.49% for a 5-year term\*

**Visit the "What's New" page at [lmfcu.org](https://lmfcu.org) for details.**

\* Rates assume a FICO score of 730+. New auto rate assumes a 2022 or newer model with under 25,000 miles. Used auto rate assumes a 2018 thru 2021 model and 2022 & 2023 models with 25,000+ miles.

## Johns Hopkins Children's Center, Donate Now!

We have kicked off our annual fund-raising drive to support the Johns Hopkins Children's Center.

LM Federal will make a \$1 matching donation for every member donation made.

**Visit the "What's New" page at [lmfcu.org](https://lmfcu.org) for more information about the Johns Hopkins Children's Center.**



## Need Extra Holiday Cash? Skip Your Next Loan Payment!

**Take advantage of our Skip-A-Loan-Payment program!**



Take one month off and get the extra cash you need. A \$25 processing fee applies.

Call (800) 410-0501 for further information.

\*Restrictions apply. New and used vehicle, RV, boat, motorcycle and personal loans are eligible.

Selected Loan Rates	APR as low as
New Auto, 5 year ('22 thru '24 models)	5.24% APR
New Auto, 6 year ('22 thru '24 models)	5.49% APR
Used Auto, 5 year ('18 thru '21 models)	5.49% APR
Home Equity Line <sup>1</sup>	3.99% APR
Visa Platinum Credit Card	14.40% APR <sup>2</sup>
Personal Loan	8.99% APR
Boat & RV, 10 year	4.49% APR
Boat & RV, 15 year	4.74% APR
APR=Annual Percentage Rate <sup>1</sup> 9-month introductory rate <sup>2</sup> Ongoing variable rate	
<b>Visit <a href="https://lmfcu.org">lmfcu.org</a> for all loan rates</b>	

## Protect Yourself When Making Online Purchases!

- Don't use public wi-fi
- Only shop secure websites
- Never provide your social security #
- Research the website before ordering
- Watch out for high shipping charges
- Print and keep purchase receipts



## Have a LMFCU Visa Debit or Credit Card?

Traveling this holiday season?



If a card transaction is performed outside of your usual usage area, the system may deny the transaction AND FREEZE YOUR CARD!

Avoid this inconvenience by contacting us before you travel and provide us with your travel dates and destinations. Contact a Member Service Representative to place a travel notice.

## Holiday Office Hours



**Christmas Day** - Closed Monday, December 25th  
Regular office hours: Tuesday 26th thru Friday 29th

**New Year's Day** - Closed Monday, January 1st

## Happy Holidays!

Our sincere wishes to you and your family for a safe and Happy Holiday and a Prosperous New Year



## New! Fraud Alerts Page at Imfcu.org

Protect yourself from fraud and scams.

Identity thieves and cybercriminals value your identity. They can profit from your personal information by committing identity theft - to open credit card accounts, obtain loans, and more - all in your name.

Our new "Fraud Alerts" website page under the "Resources" tab provides articles on how to protect yourself from fraud and scams.



## Pass Along the Gift of Credit Union Membership to a Coworker or Family Member!

The new member gets a \$10 bonus deposit!

You also get a \$20 bonus deposit!

*\*Restrictions apply, Promotion ends 12/31/23*



## Account Monitoring Apps

Use our Mobile Banking, CardNav, and SecurLOCK Equip mobile apps to monitor your account activity and protect against card fraud and misuse.

The apps are available in your Apple or Google Play Store.

Visit the "Account Monitoring" page at [Imfcu.org](http://Imfcu.org) for more information.



LM Federal Credit Union



SecurLOCK Equip

### Contact Information

101 Chesapeake Park Plaza, Baltimore, MD 21220

General Info: [info@lmfcu.org](mailto:info@lmfcu.org)

Phone Numbers: 410-687-5240 • 800-410-0501

Facebook: [facebook.com/LMFederalCreditUnion](https://facebook.com/LMFederalCreditUnion)

Lobby, Drive Thru & Phone Hours: Monday - Wednesday: 9 am - 5 pm EST • Thursday & Friday: 9 am - 6 pm EST



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